

ABSTRACT OF THE DISCLOSURE

**[0046]** An investment method wherein an investment account is initially established on behalf of an end user. In the investment method, an electronic gift certificate is created through the use of a computer for a prescribed gift amount. The gift certificate is thereafter electronically transferred to the end user through the use of a computer, with the gift certificate thereafter being redeemed by the end user for the gift amount. The gift amount is electronically transferred into the investment account, with the gift amount thereafter being transferred from the investment account into an investment product pre-selected by the end user.

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